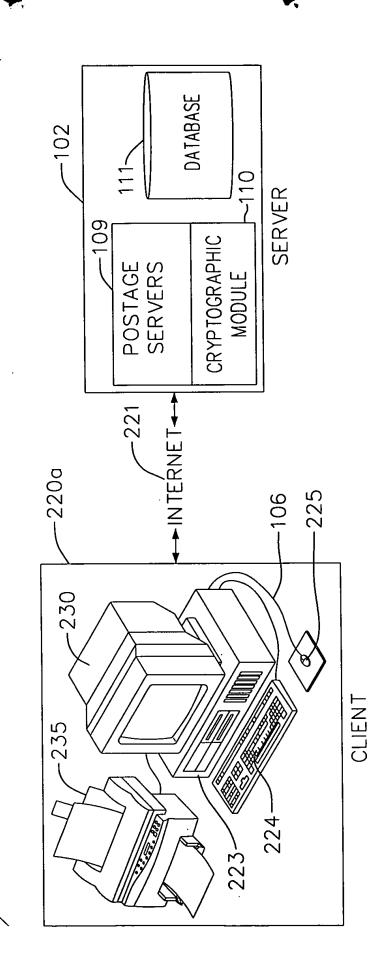
FIG. 1



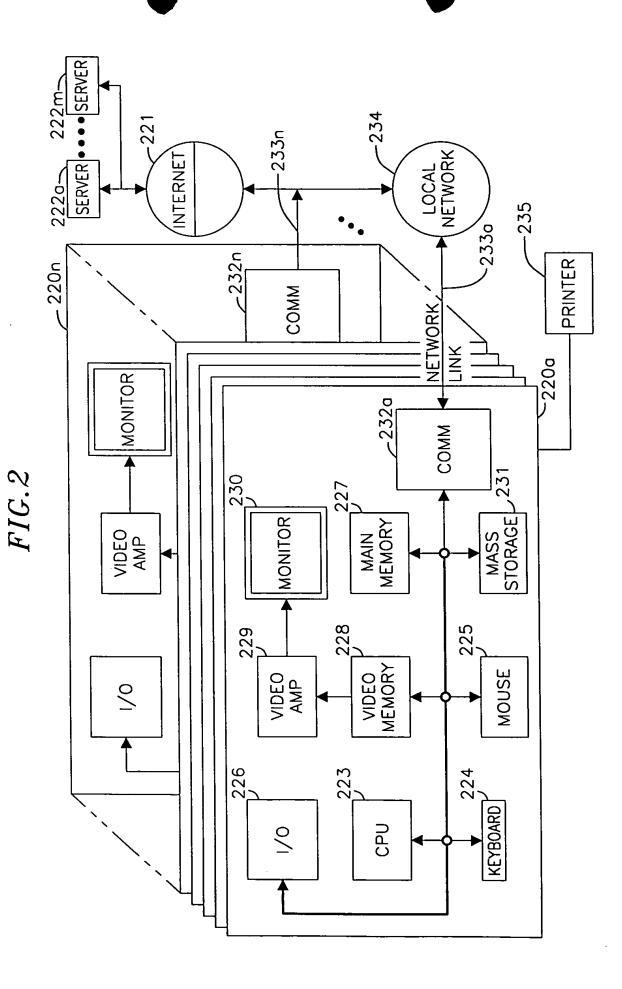
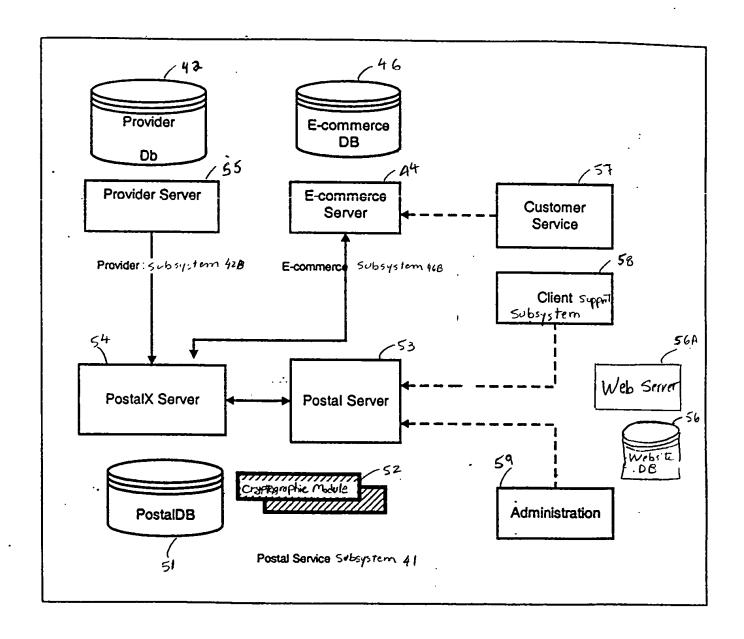
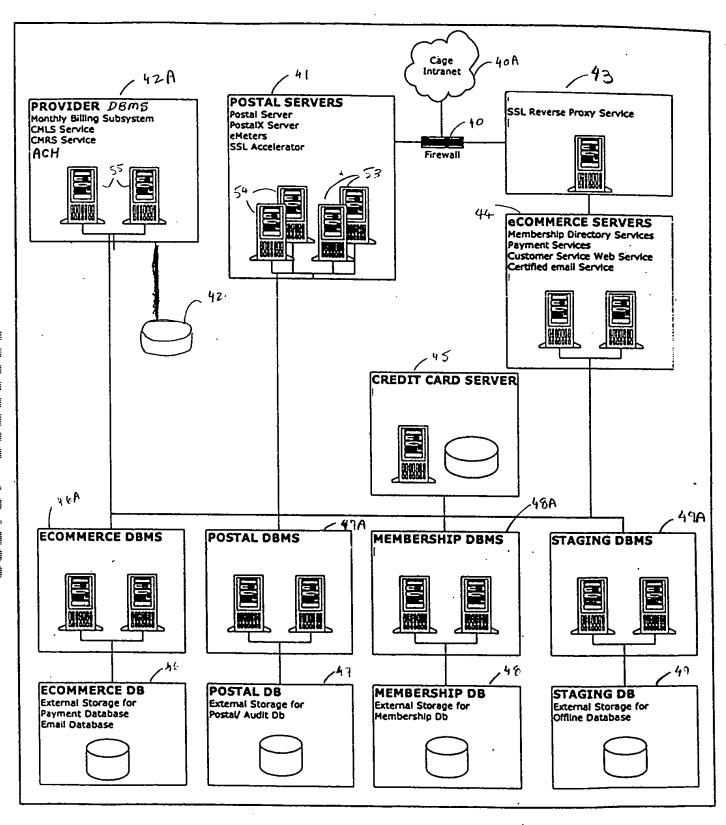
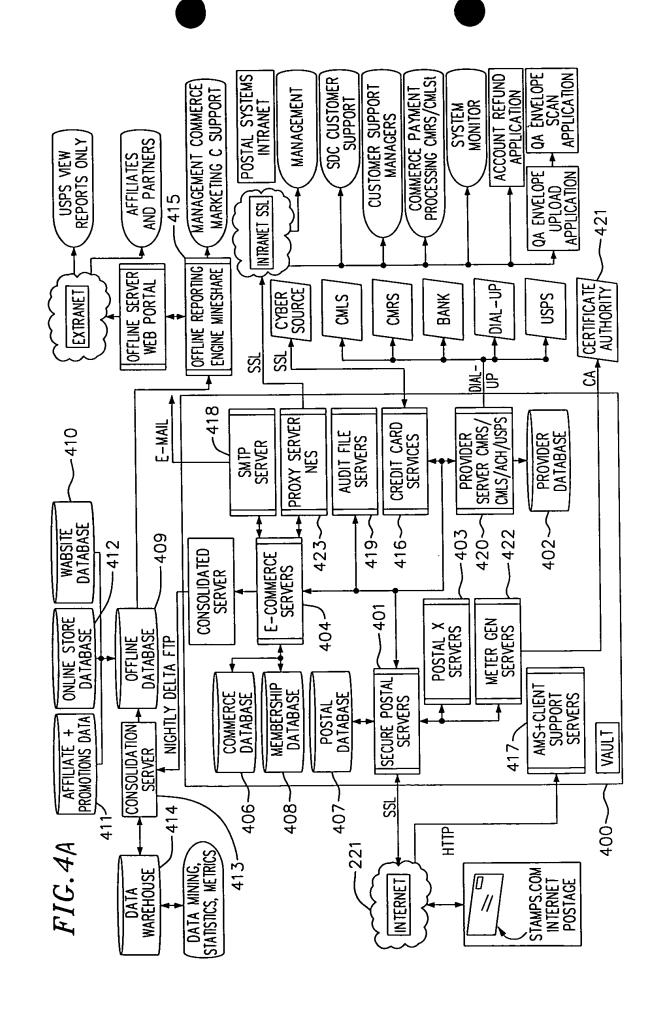


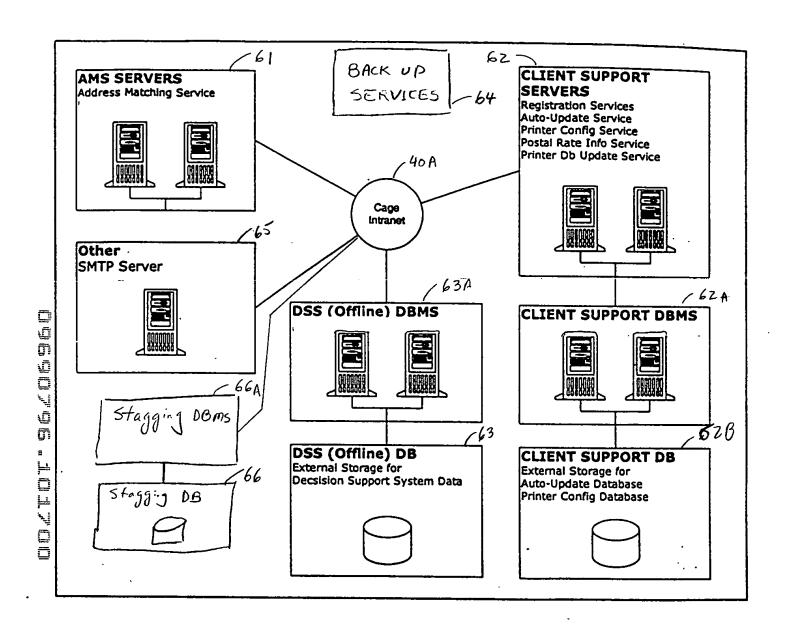
FIG. 3





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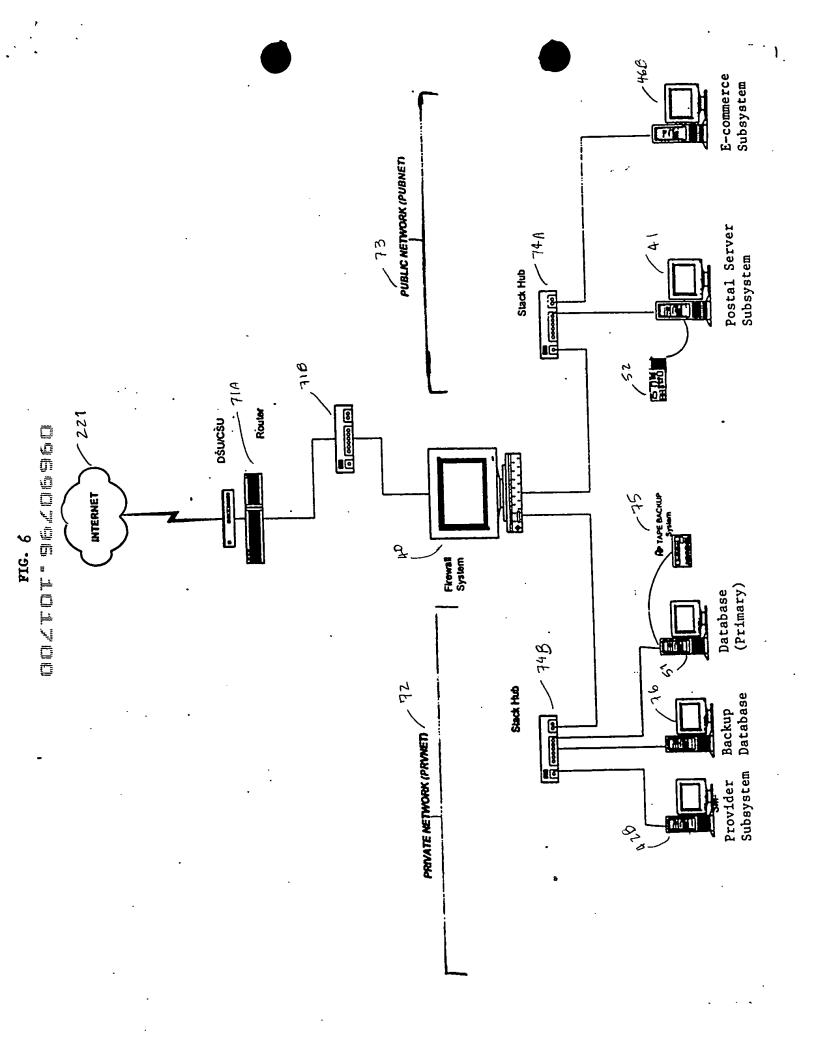


FIG. 7

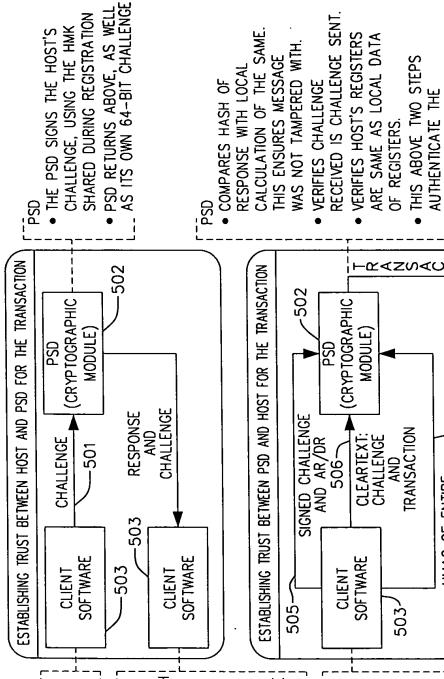
GENERATES A RANDOM, 64-BIT CHALLENGE CLIENT SOFTWARE

THE CHALLENGE IT SENT WITH • COMPARES THE HMAC OF THE HMAC IT RECEIVES CLIENT SOFTWARE FROM THE PSD.

- HOST TRUSTS THE PSD FOR THIS TRANSACTION.
- CHALLENGE TO AUTHENTICATE HOST RETAINS PSD'S ITSELF TO THE PSD

CUSTOMER'S ASCENDING AND SIGNS CHALLENGE THAT THE PSD SENT, AND ALSO THE LOCAL RECORD OF THE DESCENDING REGISTERS. SENDS THIS TO PSD. CLIENT SOFTWARE

- SENDS CLEARTEXT OF THE TRANSACTION MESSAGE. CHALLENGE AND THE
- SENDS AN HMAC OF ALL OF THE ABOVE, USING SHARED



CALCULATION OF THE SAME. WAS NOT TAMPERED WITH. THIS ENSURES MESSAGE RESPONSE WITH LOCAL COMPARES HASH OF

- RECEIVED IS CHALLENGE SENT. VERIFIES CHALLENGE
 - VERIFIES HOST'S REGISTERS ARE SAME AS LOCAL DATA OF REGISTERS.
 - THIS ABOVE TWO STEPS AUTHENTICATE THE HOST TO PSD.

-507

HMAC OF ENTIRE MESSAGE PSD PERFORMS TRANSACTION

DATABASE